

**Marie-Ann Greenberg, Esquire
Chapter 13 Standing Trustee**

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For Payments Only:

PO BOX 520
MEMPHIS, TN 38101-0520

May 15, 2025

**Re: Standing Trustee's Notice of Distribution
Case No: 24-16679**

On September 30, 2024 the above-referenced case was confirmed. Subsequently, all of the creditors and attorney fees, if any, were set up on our database so that we can commence distribution to the parties in the near future.

Attached is a case report for your review. IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained on the report. We strongly suggest that you compare this report against the claims registry and docket. If you are not in agreement, you need to notify us in writing within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

A copy of the Chapter 13 Standing Trustee's Policies regarding Proofs of Claim may be found on our website at <http://www.magtrustee.com>.

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF MAY 15, 2025

Chapter 13 Case # 24-16679

Atty: RALPH A. FERRO, JR., ESQ.

Re: MARK H. CHO
HELEN CHO
363 VESTA COURT
RIDGEWOOD, NJ 07450

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$317,200.00

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
08/20/2024	\$4,500.00		09/12/2024	\$5,300.00	
10/10/2024	\$4,500.00		11/13/2024	\$5,300.00	
12/19/2024	\$5,300.00		02/03/2025	\$4,500.00	
03/20/2025	\$9,400.00		03/28/2025	\$2,000.00	
Total Receipts: \$40,800.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$40,800.00					

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			2,350.00	
ATTY	ATTORNEY	ADMIN	7,809.49	100.00%	7,809.49	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERICAN CREDIT ACCEPTANCE	UNSECURED	10,000.00	*	0.00	
0002	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	21,590.04	*	0.00	
0005	ARNEL MGMT COMPANY	UNSECURED	0.00	*	0.00	
0006	ASHLEY FUNDING SERVICES	UNSECURED	0.00	*	0.00	
0007	BANK OF AMERICA	UNSECURED	729.45	*	0.00	
0008	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,203.44	*	0.00	
0009	BLOOMINGDALE'S CITIBANK	UNSECURED	0.00	*	0.00	
0010	CAPITAL ONE BANK	UNSECURED	0.00	*	0.00	
0011	CAVALRY SPV I LLC	UNSECURED	10,871.80	*	0.00	
0012	LVNV FUNDING LLC	UNSECURED	7,549.68	*	0.00	
0013	CITIBANK/THE HOME DEPOT	UNSECURED	0.00	*	0.00	
0014	DSNB/BLOOMINGDALES	UNSECURED	0.00	*	0.00	
0015	ENERBANK	UNSECURED	12,496.41	*	0.00	
0017	INTERNAL REVENUE SERVICE	PRIORITY	0.00	100.00%	0.00	
0018	JPMORGAN CHASE BANK NA	UNSECURED	8,433.81	*	0.00	
0020	LVNV FUNDING, LLC	UNSECURED	0.00	*	0.00	
0022	NORDSTROM/TD	UNSECURED	0.00	*	0.00	

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0023	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	4,922.88	*	0.00	
0024	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,828.06	*	0.00	
0025	QUANTUM3 GROUP LLC	UNSECURED	4,651.83	*	0.00	
0027	ROCKET MORTGAGE LLC	(NEW) Prepetition /	260,828.83	100.00%	30,640.51	
0028	STATE OF NJ	PRIORITY	0.00	100.00%	0.00	
0029	TELECOM	UNSECURED	0.00	*	0.00	
0031	USAA SAVINGS BANK	UNSECURED	0.00	*	0.00	
0032	WELLS FARGO CARD SERVICES	UNSECURED	6,495.69	*	0.00	
0035	JPMORGAN CHASE BANK NA	UNSECURED	4,918.41	*	0.00	
0036	USAA FEDERAL SAVINGS BANK	UNSECURED	1,900.40	*	0.00	
0037	LVNV FUNDING LLC	UNSECURED	3,706.35	*	0.00	
0038	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	10,068.00	*	0.00	
0039	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	4,643.32	*	0.00	
0040	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	373.22	*	0.00	
0041	BANK OF AMERICA	UNSECURED	599.97	*	0.00	

Total Paid: \$40,800.00

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
ROCKET MORTGAGE LLC	10/21/2024	\$6,718.72	934524	11/18/2024	\$4,982.00	936014
	01/13/2025	\$4,982.00	938813	02/10/2025	\$4,230.00	940201
	04/14/2025	\$9,727.79	943020			

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: May 15, 2025.

Receipts: \$40,800.00 - Paid to Claims: \$30,640.51 - Admin Costs Paid: \$10,159.49 = Funds on Hand: \$0.00

Base Plan Amount: \$317,200.00 - Receipts: \$40,800.00 = Total Unpaid Balance: **\$276,400.00

****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.